Case 15-29444 Doc 1 Filed 08/28/15 Entered 08/28/15 10:33:33 Desc Main Page 1 of 36 B1 (Official Form 1) (4/13) Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) Alvi, Shafi All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 0669 (if more than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 2915 Covert Road Glenview, IL ZIPCODE ZIPCODE 60025 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Cook Mailing Address of Debtor Mailing Address of Joint Debtor (if different from street address) (if different from street address) PO Box 372 Glenview, IL ZIPCODE ZIPCODE 60025 Location of Principal Assets of Business Debtor (if different from street address above): **NOT APPLICABLE** ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which the Petition is Filed Type of Debtor (Form of organization) (Check one box.) (Check one box) (Check one box.) Chapter 7 ☐ Chapter 15 Petition for Recognition Health Care Business Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined Chapter 11 See Exhibit D on page 2 of this form. Chapter 15 Petition for Recognition in 11 U.S.C. § 101 (51B) Chapter 12 of a Foreign Nonmain Proceeding Corporation (includes LLC and LLP) Railroad \boxtimes Chapter 13 Partnership Stockbroker Nature of Debts (Check one box) Other (if debtor is not one of the above Commodity Broker Debts are primarily consumer debts, defined Debts are primarily entities, check this box and state type of in 11 U.S.C. § 101(8) as "incurred by an business debts. entity below Clearing Bank individual primarily for a personal, family, Other or household purpose" **Chapter 15 Debtors** Tax-Exempt Entity Chapter 11 Debtors: Country of debtor's center of main interests: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). Each country in which a foreign proceeding by, under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). regarding, or against debtor is pending: Code (the Internal Revenue Code). Check if: Filing Fee (Check one box) Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment Full Filing Fee attached on 4/01/16 and every three years thereafter). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Acceptances of the plan were solicited prepetition from one or more attach signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors X 25,001-100-199 200-999 1.000 5 001-10 001-50.001-Over

10,000

to \$50

million

to \$50

\$10,000,001

\$10,000,001

\$1,000,001

\$1,000,001

to \$10

to \$10

million

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to \$500

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to \$500

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to \$1 billion

\$500,000,001

to \$1 billion

100,000

More than

\$1 billion

More than

\$1 billion

1-49

\$50,000

\$0 to

\$50,000

Estimated Assets

Estimated Liabilities

50-99

\$50,001 to

\$100,000

\$50.001 to

\$100,000

\$500,001

to \$1

million

\$500.001

to \$1

\$100,001 to

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Voluntary Petition	Name of Debtor(s):			
(This page must be completed and filed in every case)	Shafi Alvi			
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)				
Location Where Filed:	Case Number:	Date Filed:		
NONE Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	this Debtor (If more than one, attac	ch additional sheet)		
Name of Debtor:	Case Number:	Date Filed:		
NONE District:	Relationship:	Judge:		
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11) Exhibit A is attached and made a part of this petition	(To be completed if de whose debts are primar I, the attorney for the petitioner named in the fo have informed the petitioner that [he or she] ma or 13 of title 11, United States Code, and have each such chapter. I further certify that I have deach such chapter. I further certification can be a further certification contains the contains that the contains the co	regoing petition, declare that I by proceed under chapter 7, 11, 12 explained the relief available under		
	Signature of Attorney for Debtor(s)	Date		
	Exhibit D spouse must complete and attach a separate Exhibit part of this petition. Ind made a part of this petition. Regarding the Debtor - Venue of any applicable box) iness, or principal assets in this District for 180 day and in any other District. Or partnership pending in this District. Dusiness or principal assets in the United States in the United Stat	it D.) //s immediately his District, or has no		
principal place of business or assets in the United States but is a detendar the interests of the parties will be served in regard to the relief sought in t		rt] in this District, or		
Certification by a Debtor Who	Resides as a Tenant of Residential Property pplicable boxes.)	ing.)		
	(Name of landlord that obtained judgme	ent)		
_	(Address of landlord)			
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession	-			
Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.				
Debtor certifies that he/she has served the Landlord with this certifies	ication. (11 U.S.C. § 362(l)).			

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Voluntary Petition	Name of Debtor(s):			
(This page must be completed and filed in every case)	and a state			
	Signatures			
	Ĭ			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b) I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.			
X /s/ Shafi Alvi	older granting recognition of the toroign main proceeding is attached.			
Signature of Debtor	- X			
X	(Signature of Foreign Representative)			
Signature of Joint Debtor	-			
	(Printed name of Foreign Representative)			
Telephone Number (if not represented by attorney)	-			
08/28/2015	(Date)			
Date	- ` <u>´</u>			
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer			
X /s/ Jeff Whitehead	· · · · ·			
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document			
Jeff Whitehead Printed Name of Attorney for Debtor(s)	and the notices and information required under 11 U.S.C. §§ 110(b), 110 (h), and 342(b); and, (3) if rules or guidelines have been promulgated			
Jeff Whitehead	pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services			
Firm Name	bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor			
700 West Van Buren #1506 Address	or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.			
	Total 17 is assessed.			
Chicago, IL 60607	Printed Name and title, if any, of Bankruptcy Petition Preparer			
312-648-0473				
Telephone Number	Social-Security number (If the bankruptcy petition preparer is not an			
08/28/2015 Date	individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)			
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	(Réquired by 11 U.S.C. § 110.) Address			
Signature of Debtor (Corporation/Partnership)				
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Authorized Individual	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.			
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.			
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.			
Date	- impresonment of both. 11 U.S.C. § 110, 10 U.S.C. § 130.			

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Shafi Alvi	Case No.
	(if known)
Debtor(s)	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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so as to be incapable of re	ermination by the ned in 11 U.S.C. ealizing and maked in 11 U.S.C. § ipate in a credit	e court.] § 109 (h)(4) as impaire ing rational decisions w § 109 (h)(4) as physical counseling briefing in p	d by reason of menta ith respect to financia ly impaired to the ext	ent of being unable, after	ncy
5. The United States trust of 11 U.S.C. § 109(h) does not apply in th	is district.	•		Ŭ ,	
	e of Debtor:	/s/ Shafi Alv			
5	08/28/2015	,,	<u></u>		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Shafi Alvi	Case	≀No.
	Chap	oter 13
	/ Debtor	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 600,000.00		
B-Personal Property	Yes	3	\$ 17,350.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	2		\$ 588,480.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 91,479.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 0.00
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,954.68
тот	AL	15	\$ 617,350.00	\$ 679,959.00	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re *Shafi Alvi* Case No. Chapter 13

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STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 12)	\$0.00
Average Expenses (from Schedule J, Line 22)	\$2,954.68
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$0.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$91,479.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$91,479.00

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In re Shafi Alvi	Case No.
Debtor(s)	(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	HusbandH WifeW JointJ CommunityC	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence at 2915 Covert Road	Fee Simple		\$600,000.00	\$588,480.0
NODIGENEE AL 2713 COVELL NOAG			4000,000.00	4555,150.0

TOTAL \$ (Report also on Summary of Schedules.)

600,000.00

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In re <i>Shafi Alvi</i>	. Case No.
Debtor(s)	(if known

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Туре о	. ,	N o n	Description and Location of Property	Husband- Wife- Joint Community-	W :J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.			Cash Location: In debtor's possession			\$100.00
in banks, savings ar	es of deposit, or shares nd loan, thrift, building stead associations, or		Checking Account Location: Bank of America			\$150.00
			Checking Account Location: Chase Bank			\$250.00
Security deposits w telephone companie others.		X				
Household goods at including audio, vid equipment.			Basic Household Goods Location: In debtor's possession			\$750.00
Books, pictures and antiques, stamp, coi compact disc, and o collectibles.	in, record, tape,	X				
6. Wearing apparel.			Basic Wearing Apparel Location: In debtor's possession			\$1,000.00
			Costume Jewelry Location: In debtor's possession			\$100.00
7. Furs and jewelry.	2	X				
Firearms and sports other hobby equipm		X				

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In re Shafi Alvi	. Case No.
Debtor(s)	(if knowr

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

-		,			T
Type of Property	Descripti	on and Location of Property			Current Value of Debtor's Interest,
			Husband- Wife- Joint-	-W	in Property Without Deducting any Secured Claim or
			Community-		Exemption
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.					
10. Annuities. Itemize and name each issuer.					
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)					
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.					
Stock and interests in incorporated and unincorporated businesses. Itemize.					
Interests in partnerships or joint ventures. Itemize.					
Government and corporate bonds and other negotiable and non-negotiable instruments.					
16. Accounts Receivable.					
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.					
Other liquidated debts owed to debtor including tax refunds. Give particulars.					
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.					
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.					
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.					
22. Patents, copyrights, and other intellectual property. Give particulars.					
23. Licenses, franchises, and other general intangibles. Give particulars.					
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.					
25. Automobiles, trucks, trailers and other vehicles and accessories.	condition. 6	ountry Mini Van. Good 3,000 miles btor's possession	đ		\$15,000.00

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In re <i>Shafi Alvi</i>	. Case No.
Debtor(s)	, (if known

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

	1 1	(Continuation Chect)		
Type of Property	N	Description and Location of Property		Current Value of Debtor's Interest,
	o n		oandl Wife\ Joint	H in Property Without W Deducting any Secured Claim or
	е	Comm	unityC	C Exemption
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

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In re Shafi Alvi	Case No.	
Debtor(s)		(if known

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: Check if debtor claims a homestead exemption that exceeds \$155,675.*

(Check one box)

☐ 11 U.S.C. § 522(b) (2) ☑ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Residence at 2915 Covert Road	735 ILCS 5/12-901	\$ 15,000.00	\$ 600,000.00
Cash	735 ILCS 5/12-1001(b)	\$ 100.00	\$ 100.00
Checking Account	735 ILCS 5/12-1001(b)	\$ 250.00	\$ 250.00
Checking Account	735 ILCS 5/12-1001(b)	\$ 150.00	\$ 150.00
Basic Household Goods	735 ILCS 5/12-1001(b)	\$ 750.00	\$ 750.00
Basic Wearing Apparel	735 ILCS 5/12-1001(a)	\$ 1,000.00	\$ 1,000.00
Costume Jewelry	735 ILCS 5/12-1001(a)	\$ 100.00	\$ 100.00
2014 Town and Country Mini Van	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(d) 735 ILCS 5/12-1001(b)	\$ 2,400.00 \$ 1,500.00 \$ 2,750.00	\$ 15,000.00
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^{*} Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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ln re <i>Shafi Alvi</i>		Case No.	
Debt	or(s)	-	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien HHusband WWife JJoint CCommunity	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 4093 Creditor # : 1 Citimortgage 5280 Corporate Drive Frederick MD 21703	X	i 1				\$ 588,480.00	\$ 0.00
Account No: 4093 Representing: Citimortgage		Value: \$ 600,000.00 Citimortgage PO Box 6243 Sioux Falls SD 57117					
1 continuation sheets attached		Value: (Ti		is pa ota	ige) I \$	\$ 588,480.00	\$ 0.00

(Report also on Summary of Schedules.)

Statistical Summary of Certain Liabilities and Related Data) Case 15-29444 Doc 1 Filed 08/28/15 Entered 08/28/15 10:33:33 Desc Main Document Page 14 of 36

B6D (Official Form 6D) (12/07) - Cont.

ln re <i>Shafi Alvi</i>	, Case No).
Debtor(s)		(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

Account No: 4093	Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	0 V H- W-	Pate Claim was Incurred, Nature f Lien, and Description and Market l'alue of Property Subject to Lien -Husband Wife Joint -Community	t			Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
175 North Franklin Street Suite 201 Chicago IL 60606 Value:	Account No: 4093		Ĭ						
Account No: Account No: Value: Value: Value: Value: Value: Value: Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims Span 480.00 \$ 0.00	Representing: Citimortgage			175 North Franklin Street Suite 201					
Value: Value:				Value:					
Account No: Value:	Account No:								
Value: V				Value:					
Account No: Value:	ACCOUNT NO.			Value:					
Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims Subtotal \$ \$ 0.00 \$	Account No:			Value:					
Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims Subtotal \$ \$ 0.00 \$ 0.00 Total \$ \$ 5.88.480.00 \$ 0.00	Account No:		T		\dagger				
Holding Secured Claims (Total \$ \$ 588.480.00 \$ 0.00				Value:					
Total \$ \$ 588.480.00 \$ 0.00		ets atta	che	•	ubt	ota	1\$	\$ 0.00	\$ 0.00
(Use only on last page) Report also on Summary of (If applicable, report also on	Holding Secured Claims				Т	ota	al\$	\$ 588,480.00	

BGE (Official Form 6E) (13-13) 15-29444 Doc 1 Filed 08/28/15 Entered 08/28/15 10:33:33 Desc Main Document Page 15 of 36

In re Shafi Alvi Case No.

Debtor(s)

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filling of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

A.B	., a minor child, by John Doe, guardian. Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).
or th	If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them he marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)
in th	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E e box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts led to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily sumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all unts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with arily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
П	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re Shafi Alvi	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 5632			4/2015				\$ 355.00
Creditor # : 1 ACL Laboratories 111 N. Wabash Avenue Chicago IL 60602			Medical Bills				
Account No: 5632							
Representing: ACL Laboratories			State Collection Services PO Box 6250 Madison WI 53701				
Account No: 6541			1990 to 2009				\$ 4,226.00
Creditor # : 2 American Express PO Box 981537 El Paso TX 79998-1537			Credit Card Purchases				
2 continuation sheets attached	ı	•		Sub	toto	1 &	\$ 4,581.00

Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

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B6F (Official Form 6F) (12/07) - Cont.

In re Shafi Alvi	<u> </u>	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 5312 Creditor # : 3 American Express PO Box 981537 El Paso TX 79998-1537	Co-Debtor	W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Ioint Community 1984 to Present Credit Card Purchases	Contingent	Unliquidated	Disputed	Amount of Claim \$ 15,118.00
Account No: 4353 Creditor # : 4 American Express PO Box 981537 El Paso TX 79998-1537	-		1994 to Present Credit Card Purchases				\$ 4,903.00
Account No: 4353 Representing: American Express	-		Blatt Hassenmiller 125 South Wacker Suite 400 Chicago IL 60606				
Account No: 8651 Creditor # : 5 Charter One 1000 Lafayette Blvd Bridgeport CT 06604	_		2007 to 2009 Credit Card Purchases				\$ 10,740.00
Account No: 1356 Creditor # : 6 Chase PO Box 15298 Wilmington DE 19850	-		2002 to 2009 Credit Card Purchases				\$ 13,403.00
Sheet No. 1 of 2 continuation sheets attach Creditors Holding Unsecured Nonpriority Claims	ed t	o So	Chedule of (Use only on last page of the completed Schedule F. Report also o Schedules and, if applicable, on the Statistical Summary of Certain Liabilitie	n Sur	Tota nma	al \$ ry of	\$ 44,164.00

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In re Shafi Alvi	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Co-Debtor	JJ	Wife Joint	Contingent	Unliquidated	Disputed	Amount of Claim
1						
		180 North LaSalle Street				
		Chicago IL 60601				
		1986 to 2009				\$ 16,289.00
		Credit Card Purchases				
		2005				\$ 26,445.00
		Credit Card Purchases				
		Midland Funding LLC 8875 Aero Drive Suite 200				
		San Diego CA 92123				
	1				<u> </u>	
ed t	o Sc	chedule of	Subt	ota	I \$	\$ 42,734.00
			n Sur	nma	ry of	\$ 91,479.00
	-	Ö W	and Consideration for Claim. If Claim is Subject to Setoff, so State. H-Husband W-Wife J-Joint C-Community Weltman Weinberg 180 North LaSalle Street Suite 240 Chicago IL 60601 1986 to 2009 Credit Card Purchases 2005 Credit Card Purchases Midland Funding LLC 8875 Aero Drive Suite 200 San Diego CA 92123 ed to Schedule of (Use only on last page of the completed Schedule F. Report also of	and Consideration for Claim. If Claim is Subject to Setoff, so State. H-Husband W-Wife J-Joint C-Community Weltman Weinberg 180 North LaSalle Street Suite 240 Chicago IL 60601 1986 to 2009 Credit Card Purchases 2005 Credit Card Purchases Midland Funding LLC 8875 Aero Drive Suite 200 San Diego CA 92123 ed to Schedule of (Use only on last page of the completed Schedule F. Report also on Sur	and Consideration for Claim. If Claim is Subject to Setoff, so State. HHusband WWrite J-Joint C-Community Weltman Weinberg 180 North LaSalle Street Suite 240 Chicago IL 60601 1986 to 2009 Credit Card Purchases Midland Funding LLC 8875 Aero Drive Suite 200 San Diego CA 92123 ed to Schedule of Subtota Tournel (Use only on last page of the completed Schedule F. Report also on Summa	and Consideration for Claim. If Claim is Subject to Setoff, so State. HHusband WWrite J-Joint CCommunity Weltman Weinberg 180 North LaSalle Street Suite 240 Chicago IL 60601 1986 to 2009 Credit Card Purchases 2005 Credit Card Purchases Midland Funding LLC 8875 Aero Drive Suite 200 San Diego CA 92123

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nre <i>Shafi Alvi</i>	/ Debtor	Case No.	
			(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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or (orneral rorm or) (12107)		Document	Page 20 of 36		

nre <i>Shafi Alvi</i>	/ Debtor	Case No.	
			(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preeceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no codebtors.

	Name and Address of Codebtor	Name and Address of Creditor
Jeanne Alvi PO Box 372 Glenview IL	60025	Citimortgage 5280 Corporate Drive Frederick MD 21703

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Document Page 21 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: <i>Shafi Alvi</i>	Case No.
Debtor	(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(2), (31).

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

None

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Year to date: \$34,580.00 Income from business.
Last Year: \$62,411.00 Income from business.
Year before: \$41,000.00 Income from business.

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

 \boxtimes

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filling under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

US Bank as Trustee vs. Alvi; 14 CH

Mortgage Foreclosure Cook County Circuit

Judgment entered

Court

14623

None

 \boxtimes

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor.

including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the all businesses commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.

LAST FOUR DIGITS OF NAME

SOCIAL-SECURITY OR OTHER INDIVIDUAL

NATURE OF BUSINESS ADDRESS

BEGINNING AND ENDING DATES

TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

The Fashion

ID: xxx-xx-0669

6832 Oakton Street

Clothes importing and 2001 to Present

sales

Corner

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None \boxtimes

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

Weinberg Barton and Company 2142 Ashland Avenue Evanston, IL 60201

DATES SERVICES RENDERED

Dates: 2001 to

Present

None b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor. \boxtimes

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None	c. List all firms or individuals who at the tin any of the books of account and records are not	me of the commencement of this case were in possession of the books of account and records of the debtor. If tavailable, explain.
NAME		ADDRESS
Veinb Compa	erg Barton and ny	2142 Ashland Avenue Evanston, IL 60201
None	d. List all financial institutions, creditors and within two years immediately preceding the com	I other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor immencement of this case.
	20. Inventories	
None	a. List the dates of the last two inventories amount and basis of each inventory.	s taken of your property, the name of the person who supervised the taking of each inventory, and the dollar
None	b. List the name and address of the person havi	ing possession of the records of each of the inventories reported in a., above.
	21. Current Partners, Officers, Dire	ectors and Shareholders
None	a. If the debtor is a partnership, list the nature a	nd percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all offi percent or more of the voting or equity securities	icers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 s of the corporation.
None	22. Former partners, officers, direct a. If the debtor is a partnership, list each member	ctors and shareholders er who withdrew from the partnership within one year immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all off commencement of this case.	ficers, or directors whose relationship with the corporation terminated within one year immediately preceding the

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None	23. Withdrawals from a partnership or distribution by a corporation If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.					
None	24. Tax Consolidation Group. If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.					
None						
[If completed by an individual or individual and spouse] I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.						
ı	Date 08/28/2015 Signature /s/ Shafi Alvi					

Signature ____ of Joint Debtor (if any) B7 - (Official Form Case 3) 5-29444 Doc 1 Filed 08/28/15 Entered 08/28/15 10:33:33 Desc Main

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DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

Social-Security No.(Required by 11 U.S.C. § 110.)
ny), address, and social-security number of the officer, principal,, responsible
Date
n

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

Rule 2016(b) (8) (a) See 15-29444 Doc 1 Filed 08/28/15 Entered 08/28/15 10:33:33 Desc Main Document Page 29 of 36

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

ln re	Shafi A	Alvi				Case No	
11116	•					Chapter	13
					/ Debtor		
	Attorney for	r Debtor:	Jeff Whitehead				

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 310.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 08/28/2015 Respectfully submitted,

X/s/ Jeff Whitehead
Attorney for Petitioner: Jeff Whitehead

Jeff Whitehead 700 West Van Buren #1506 Chicago IL 60607

312-648-0473

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Case No.

	Chapter 13
	/ Debtor
Attorney for Debtor: Jeff Whitehead	
VERIFIC	CATION OF CREDITOR MATRIX
The above named Debtor(s) he	ereby verify that the attached list of creditors is true and correct to the
best of our knowledge.	
e: <i>08/28/2015</i>	/s/ Shafi Alvi

Debtor

In re *Shafi Alvi*

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111 N. Wabash Avenue Chicago, IL 60602

Shafi Alvi PO Box 372 Glenview, IL 60025

American Express
PO Box 981537
El Paso, TX 79998-1537

Blatt Hassenmiller 125 South Wacker Suite 400 Chicago, IL 60606

Charter One 1000 Lafayette Blvd Bridgeport, CT 06604

Chase PO Box 15298 Wilmington, DE 19850

Citimortgage 5280 Corporate Drive Frederick, MD 21703

Citimortgage PO Box 6243 Sioux Falls, SD 57117

Discover Bank PO Box 6103 Carol Stream, IL 60197

FiA Card Services 400 Stanton Christiana Rd Newark, DE 19702

Ira T Nevel 175 North Franklin Street Suite 201 Chicago, IL 60606

Jeanne Alvi PO Box 372 Glenview, IL 60025

Jeff Whitehead 700 West Van Buren #1506 Chicago, IL 60607

Midland Funding LLC 8875 Aero Drive Suite 200 San Diego, CA 92123 Case 15-29444 Doc 1 Filed 08/28/15 Entered 08/28/15 10:33:33 Desc Main State Bockmethen Spage 32 of 36

PO Box 6250

Madison, WI 53701

Weltman Weinberg 180 North LaSalle Street Suite 240 Chicago, IL 60601

NOTICE TO ASSISTED PERSON ON HOW TO PROVIDE ALL THE INFORMATION REQUIRED UNDER THE BANKRUPTCY CODE PURSUANT TO 11 U.S.C. § 521 (Pursuant to 11 U.S.C. § 527(c))

A. Assets and Income.

1. Valuation:

Examples of how to value assets at replacement value include:

- a. Vehicles
 - Nadaguides.com retail value.
 - Written replacement value from a dealer or insurance agent.
 - Newspaper advertisements.
 - Tax records (online or request copy from tax assessor)

b. Real Estate

- Obtain a realtor to provide you with a written value.
- Obtain the recent appraisal of your home. If you purchased your home recently, your lender may have a copy.
- Check the MLS listings.
- Use your best estimate based upon your purchase price.
- Improvements, amount you would accept to sell your home.
- Online tax records or request copy from tax assessor.

c. Personal property

- Think of what you would pay to replace the item with an exact match.
- Online tax records or request copy from tax assessor.
- Insurance policies may contain replacement value.

2. Current monthly income

- a. Means the average monthly income from all sources that the debtor receives (or in a joint case the debtor and the debtor's spouse receive) without regard to whether such income is taxable income, derived during the six-month period ending on:
 - (i) the last day of the calendar month immediately preceding the date of the commencement of the case if the debtor files the schedule of current income required by § 521(a)(1)(B)(ii); or

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- (ii) the date on which current income is determined by the court for purposes of this title if the debtor does not file the schedule of current income required by § 521(a)(1)(B)(ii); and
- (iii) includes any amount paid by any entity other than the debtor (or in a joint case the debtor and the debtor's spouse), on a regular basis for the household expenses of the debtor or the debtor's dependents (and in a joint case the debtor's spouse if not otherwise a dependent), but excludes benefits received under the Social Security Act, payments to victims of international terrorism (as defined in § 2331 of title 18) on account of their status as victims of such terrorism.
- b. Provide a copy of your last six-month's income.
- c. Provide proof of alimony or child support.
- d. Provide proof of other financial assistance.
- e. Provide all information correctly and completely as requested on your Debtor Questionnaire and answer our follow up questions completely, accurately and timely.
- 3. Complete lists of creditors

Provide copies of the previous two pieces of correspondence you have received from each creditor.

4. Exempt property

We will attempt to determine the extent of your available exemptions.

I have received a copy of this notice

/s/ Shafi Alvi		2915 Covert Road	Glenview, IL 60025
Signature of Assisted Person	Date	Address	
Shafi Alvi		Glenview, IL 60025	
Printed Name of Assisted Person		City, State, Zip	
0669			
Last 4 Digits of Social Security Number			

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306) Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.